

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

RODRIC S BOWMAN

Debtor(s)

Case No. 18-10744

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2018.
- 2) The plan was confirmed on 03/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2021.
- 5) The case was completed on 04/21/2022.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,725.00.
- 10) Amount of unsecured claims discharged without full payment: \$173,240.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,062.00
Less amount refunded to debtor	\$262.32

NET RECEIPTS: \$39,799.68

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,169.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,569.25

Attorney fees paid and disclosed by debtor: \$1,500.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
SCOTT D. SHERMAN ESQ	Attorney Fee	\$0.00	\$400.00
HARVEY I. MARCUS ESQ	Prior Attorney	\$1,500.00	\$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	10,398.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
CITIBANK/THE HOME DEPOT	Unsecured	2,235.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	60,791.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	8,513.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	8,195.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	5,996.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	5,880.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	5,199.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	3,467.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	3,465.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	2,286.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	1,728.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	22,472.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	22,117.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Unsecured	10,398.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	562.93	562.93	562.93	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	453.98	453.98	453.98	0.00
MIDLAND FUNDING LLC	Unsecured	1,530.00	1,530.21	1,530.21	1,530.21	0.00
MIDLAND FUNDING LLC	Unsecured	3,730.00	3,653.75	3,653.75	3,653.75	0.00
MIDLAND FUNDING LLC	Unsecured	3,715.00	3,669.02	3,669.02	3,669.02	0.00
NAVIENT SOLUTIONS, LLC.	Unsecured	11,613.00	0.00	0.00	0.00	0.00
NEWREZ LLC	Secured	19,727.00	20,215.46	20,215.46	20,215.46	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT L	Unsecured	4,287.00	4,287.25	4,287.25	4,287.25	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	629.00	629.37	629.37	629.37	0.00
STATE OF NEW JERSEY	Priority	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	100.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	228.46	228.46	228.46	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,215.46	\$20,215.46	\$0.00
Debt Secured by Vehicle	\$453.98	\$453.98	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,669.44	\$20,669.44	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,560.99	\$14,560.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,569.25</u>	
Disbursements to Creditors	<u>\$35,230.43</u>	
TOTAL DISBURSEMENTS :		<u>\$39,799.68</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2022

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.